[redacted]

CLAIMS

1. A method for dynamically branding a shared transaction execution machine, said method comprising the steps of:

a. initiating at the machine a session between a user and a selected institution from a plurality of institutions, said selected institution including a predetermined branding element;

b. coupling said machine to said selected institution in response to identification information about said user; and

c. configuring said machine in accordance with said predetermined branding element, thereby dynamically branding said machine with an identity and functionality controlled by said selected institution.

2. The method according to claim 1, with the additional steps of:

a. maintaining said machine in a wait state prior to initiating said session, said initiation step being the provision by said user of information;

b. allowing said user to conduct a transaction session with said selected institution, after said configuration step; and

c. reverting of said machine to said wait state after the conclusion of said session.

3. The method according to claim 1 when used for the provision by said selected institution to an end-user of the dynamically branded transaction session on said machine using the branding of said selected institution.

4. The method according to claim 2 when used for the provision by said selected institution to an end-user of the dynamically branded transaction session on said machine using the branding of said selected institution.

5. The method according to claim 2 further comprising the steps of determining a source of said predetermined branding element by software of said machine, and providing for said predetermined branding element to be communicated to said user and monitored by said selected institution.

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6. The method according to claim 5 where said step of determining said source is taken after the provision of the information and before the coupling of said machine to said selected institution.

7. The method according to claims 2 or 4 further comprising the steps of determining a URL of said selected institution by software of said machine; and retrieving a first document at said URL by said software and said machine, said first document containing said predetermined branding element.

8. The method according to claim 7 wherein said first document contains references to other further documents or files which together contain the branding elements for the said selected institution appropriate to the capabilities of said machine.

9. The method according to claims 1 through 8 wherein said selected institution is determined by reference to indicia presented to said machine by said user, the indicia is part of the information.

10. The method according to claim 9 where said indicia is a component of a card presented to said machine, said component selected from the group comprising a magnetic stripe, a portion of card-borne memory, and other static or dynamic card-borne storage media.

11. The method according to claims 9 or 10 wherein a portion of said indicia is used to look up a URL referencing said predetermined branding element.

12. The method according to claim 11 wherein said portion of said indicia used to look up a starting point referencing said predetermined branding element is selected from the group comprising an Issuer Identification Number and a Bank Identification Number.

13. The method according to claims 11 or 12 wherein said portion of said indicia used to locate said predetermined branding element is a URL.

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14. The method according to claims 1 through 13 where said machine is selected from the group comprising an ATM, a kiosk, and a kiosk provided with a card-reader.

15. The method according to claims 1 through 14 where said machine is further operatively connected to a portable device to provide the information wirelessly.

16. The method according to claim 15 where said portable device is selected from the group comprising: a personal digital assistant, an electronic wallet, a laptop computer, a handheld computer, and a wireless telephone.

17. The method according to claims 15 or 16 wherein the transaction session with said selected institution is conducted by said user on said portable device through said machine.

18. The method according to claim 17 wherein a portion of the transaction session is conducted by said user on said portable device through said machine, and said predetermined branding element is communicated through said portable device to said user.

19. The method according to claims 1 through 18 wherein said machine comprises software for presenting said predetermined branding element to said user.

20. The method according to claim 19 wherein said software comprises software and a browser.

21. The method according to claims 1 through 19 wherein said machine includes a browser for accessing a first XML document associated with said selected institution and said first XML document includes said predetermined branding element.

22. The method according to claim 21 wherein said first XML document contains pointers to other documents containing additional ones of said predetermined branding element.

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23. The method according to claims 21 or 22 wherein said predetermined branding element is presented to said user via said browser.

24. The method according to claims 15 through 19 wherein said machine contains at least one browser for accessing a first XML document associated with said selected institution and said document and any documents and files to which said document points contain said branding element controlled by said selected institution, said controlled branding element being presented to said user on said portable device.

25. The method according to claims 21 through 24 wherein said first XML document and any subsequent document reachable from said first XML document and accessed during said transaction session comprise within them instructions for the operation of said machine.

26. The method according to claim 25 wherein the instructions for operation of said machine are selected from the group comprising: printing information on a printer of said machine; printing coupons optionally including means that allow their redemption to be automatically tracked; dynamically printing an item of value including an event ticket, a negotiable instrument, a bank draft or cheque, internet postage, a transportation ticket or voucher, a gift certificate, a lottery ticket, scrip and a receipt; requesting the dispense of a pre-existing item of value including currency, prepaid phone cards, conventional postage stamps, coins, tokens, pre-printed gift certificates, and scrip; requesting the dispense of an identification card, permit or license; accepting into provided depository paper items including forms, applications, negotiable items, and currency; capturing the user's signature; capturing the user's photographic or video or visual image; optically or magnetically scanning a document presented by the user; optically or magnetically scanning an item of value including a cheque presented by the user; and performing magnetic ink or optical character recognition on a previously scanned item.

27. The method according to claim 26 wherein the dispense request is transmitted by said machine to an authorizing authority responsible for the dispense and repository of said machine.

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28. The method according to claim 27 wherein said authorizing authority is separate from said selected institution monitoring the predetermined branding element provided to said user during the transaction session.

29. The method according to claims 27 or 28 wherein a format of said dispense request sent from said machine is in the form of an ISO 8583 message.

30. The method according to claims 27 or 28 wherein a format of said dispense request sent from said machine is in the form of an XML document.

31. The method according to claims 27 or 28 wherein said dispense request is sent in the form in which message numbers, fields within messages, field contents, and the meaning of all of those are in substantial conformity with the ISO 8583 standard, but the encoding, representation and other aspects of the form and format of the data sent is in a document substantially conforming to an XML standard.

32. The method according to claims 27 or 28 wherein a format of said dispense request sent from said machine is in the form of a legacy ATM driving protocol selected from the group comprising: Diebold 911, Diebold 912, Emulations of Diebold 911, Emulations of Diebold 912, NCR native, Triton, Triton emulations, and NDC+.

33. The method according to claim 32 wherein said legacy ATM driving protocol used between said machine and said authorization authority is selected from the group comprising: Diebold 911, Diebold 912, Emulations of Diebold 911, Emulations of Diebold 912, NCR native, Triton, Triton emulations, and NDC+.

34. The method according to claims 32 or 33 wherein the legacy protocol messages are sent in a form in which the message numbers, fields within messages, field contents, and the meaning of all of those is in conformity with or substantially similar to the protocol standard, but which are transported in a document conforming to an XML standard.

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35. The method according to claims 32, 33 or 34 wherein the legacy protocol messages are sent in a form in which the message numbers, fields within messages, field contents, and the meaning of all those are in conformity with or substantially similar to the protocol standard, but are transported using the http or https or other like protocols.

36. The method according to claims 27 through 35 wherein there are multiple documents capable of being accessed and which one of said multiple documents is to be next accessed during the transaction session is dependent upon a results code contained in the response to said request.

37. The method according to claim 36 , wherein the location of each document of the multiple documents has been previously supplied to the browser and storage of said machine.

38. The method according to claims 36 or 37 wherein if said dispense request is authorized then one document of said multiple documents is next accessed by the browser at said machine, and if said dispense request is declined, a different document of said multiple documents is so accessed, and if said machine fails to receive a response to said request within a predetermined period of time, a further different document of said multiple documents is accessed.

39. The method according to claim 2, wherein following the initiation step, said machine becomes leased to said selected institution for the duration of the session with said user and the lease expires with the reversion to said wait state.

40. The method according to claim 2, wherein following the initiation step, said transaction machine is sold to said selected institution and with the reversion to said wait state is repurchased by its prior owner.

41. The method according to claim 40 wherein the repurchase price is equal to the acquisition price less an amount to compensate for the value of the transaction conducted during the transaction session.

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42. The method according to claim 39 where a fee is charged to the lessor by the owner of said machine.

43. The method according to claim 42 wherein the lease fee is distributed to an entity selected from the group comprising: an operator of a communications system employed by said machine, the entity on whose premises said machine is located, the entity that owns said machine, the entity providing switching and routing capabilities for said machine means, an authorizing authority, said selected institution, and an entity responsible for the maintenance and physical control of said machine.

44. The method according to each preceding claim wherein said machine is selected from the group comprising: a smart telephone, a computer, a point of sale device, a cash dispenser, a script-based ATM, an interactive television, a web-enabled TV, a video banking machine, a video phone, and a public internet access station.

45. The method according to each preceding claim wherein usage of a consumable item by said machine is selected from the group comprising: paper, currency, coupons, ink, and toner, said consumable items is tracked for appropriate billing, audit, or maintenance purposes.

46. The method according to each preceding claim wherein usage of resources provided for said machine is tracked for appropriate billing, audit, optimization or maintenance purposes.

47. The method according to claim 5, wherein the source of said predetermined branding element is provided by reference to a URL of said selected institution, said source is determined by said software of said machine, and a first document at said URL is retrieved.

48. The method according to claim 47 wherein said first document can provide pointers to other documents and files, which together with contents of said first document contain said predetermined branding element monitored by said selected institution.

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49. The method according to claim 48 wherein the documents so located are selected from the group comprising: HTML, XML, Wireless Markup Language, and SGML.

50. The method according to claims 47 through 49 wherein said URL is a file reference (file://) to the document stored within a storage of said machine.

51. The method according to claims 47 through 49 wherein said URL is an http reference and the document is stored within a location selected from the group comprising: a communications system on behalf of said selected institution; accessible servers of said selected institution; a service provider on behalf of said selected institution; said machine; and a switch or router coupled to said machine.

52. The method according to claims 1 or 2 wherein the identification information is biometrical information of said user.

53. A dynamically branded transaction execution system comprising:

a. a plurality of member institutions, each of the institutions including a predetermined branding element;

b. at least one shared transaction execution machine;

c. at least one routing and processing system to connect and process information between a selected one of said institutions and the machine;

wherein a said machine is configured such that when a user provides identification information to said machine, said machine is monitored by said selected institution and said machine is branded using said predetermined branding element of said selected institution to provide a dynamically branded version of said machine with an identity and functionality determined by said selected institution for a transaction session with said user.

54. The system according to claim 53 where the routing and processing system includes an authorizing authority responsible for the dispense and repository functions of the configured machine, said authority and said selected institution having no prior relationship with respect to said transaction session, the presentation of said

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predetermined branding element to said user is monitored by said selected institution for said transaction session.

55. The system according to claims 53 or 54 when used for the provision by said selected institution to said user of the dynamically branded transaction session on said machine using the branding of said selected institution.

56. The system according to claims 53 or 54 wherein said user is provided with a user profile associated with said selected institution.

57. The system according to claims 53 or 54 wherein said predetermined branding element is located in at least one desired storage location within said system.

58. The system according to claims 53 or 54 wherein said predetermined branding element is received to configure said machine from at least one location selected from the group comprising: said selected institution on a session-by-session basis; from storage within said routing and processing system; and from a cache memory or local storage of said machine.

60. The system according to claims 53, 54 or 58 wherein said machine is configured with said predetermined branding element for a duration of said transaction session and reverts to a predetermined prior configuration at the conclusion of said transaction session.

61. The system according to claims 53 through 60, wherein the configured machine includes a user identification system for automatically identifying said user.

62. The system according to claim 61, wherein said selected institution is determined by reference to said identification information.

63. The system according to claim 62, wherein said user identification system is by reference to indicia on a card presented to said machine, said card including indicia carried on card-borne storage media.

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64. The system according to claim 63, wherein a portion of said indicia is a representation of a URL or is used to assist in the look up of the URL, the URL references said predetermined branding element.

65. The system according to claim 63, wherein said indicia includes an Issuer Identification Number used to reference said predetermined branding element.

66. The system according to claims 53 through 65, wherein said machine is selected from the group comprising: ATMs, kiosks, and kiosks with card-readers.

67. The system according to claims 53 or 54, wherein the information is stored on a portable device which when in close proximity to said machine for configuration becomes operatively connected with said machine to provide said information.

68. The system according to claim 67 where said operative connection from said portable device to said machine is wireless.

69. The system according to claims 67 or 68, wherein said portable device is selected from the group comprising: a person digital assistant, an electronic wallet, a laptop computer, a handheld computer, and a wireless telephone.

70. The system according to claims 67 through 69 where said selected institution monitors which said predetermined branding element is displayed on said portable device during said transaction session.

71. The system according to claims 53 through 70 wherein said machine includes a browser used to present said predetermined branding element monitored by said selected institution.

72. The system according to claims 53 through 70, wherein said machine includes a browser for accessing a first XML document associated with said predetermined branding element of said selected institution.

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73. A system according to claim 72, wherein said predetermined branding element is provided to said user by said browser.

74. A system according to claim 73, wherein at least a portion of said predetermined branding element is presented to said user on said portable device.

75. A system according to claims 53 through 74, wherein a first document and subsequent documents reachable from said first document, accessed by said machine for configuration responsive to user-provided information, contain within them instructions for operation of the said machine during said transaction session.

76. The system according to claim 75, wherein the instructions for operation of said machine facilitate one or more of the following functions during the transaction session with the user selected from the group comprising: printing information on a printer of said machine; printing coupons optionally including their redemption to be automatically tracked; dynamically printing an item of value such as an event ticket, a negotiable instrument, bank draft or cheque, internet postage, a transportation ticket or voucher, a gift certificate, a lottery ticket, scrip or a receipt; requesting the dispense of a pre-existing item of value such as currency, prepaid phone cards, conventional postage stamps, coins, tokens, pre-printed gift certificates, scrip; requesting the dispense of an identification card, license or permit; accepting into the machine's supplied depository paper items including forms, applications, negotiable instruments, cheques, currency; capturing the user's signature; capturing the user's photographic or video or visual image; optically or magnetically scanning an item of value including a cheque or other item presented by the user to the machine; and performing magnetic or optical character recognition on a previously scanned item.

77. The system according to claim 76, wherein said instructions include a request to dispense one or more pre-existing items of value selected from the group comprising currency, prepaid phone cards, travelers cheques or scrip, conventional postage stamps, coins, tokens, deposit receipts, and pre-printed gift certificates.

78. The system according to claim 77, wherein the dispense request is transmitted by said machine to the authorizing authority responsible for said machine.

79. The system according to claims 77 or 78, wherein the format of said request is sent from said machine in the form of an ISO 8583 message.

80. The system according to claims 77 or 78, wherein the format of said request is an XML document.

81. The system according to claims 77 or 78, wherein said request is sent in a form where the message numbers, fields within messages, field contents and the meaning of all of those are in substantial conformity with an ISO 8583 standard, while the encoding, representation and other aspects of the form and format of that data is in a document which is in substantial compliance with an XML or other SGML standard.

82. The system according to claim 78, wherein the format of said request from said machine is in the form of a legacy ATM driving protocol.

83. The system according to claims 78 or 82, wherein a protocol used in communication between said machine and the authorization authority is selected from the group comprising: Diebold 911, Diebold 912, and similar other legacy protocols.

84. The system according to claim 83, wherein the protocol messages are sent in a form in which the message numbers, fields within messages, field contents, and the meaning of those are in conformity or substantial conformity with a protocol standard, but are transported in documents conforming to an XML or other SGML standard.

85. The system according to claim 79, wherein said ISO 8583 messages are sent in a form in which the message numbers, fields within messages, field contents, and the meaning of those are in conformity or substantial conformity with a protocol standard, but are transported in a document or documents conforming to an XML or other SGML standard

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86. A system according to claims 77 through 85, wherein there are multiple documents capable of being accessed and which document is next accessed during the transaction session is dependent upon a results code contained in the response to said request.

87. The system according to claim 86, wherein the location of each document of the multiple documents to be accessed are based upon the response to said request, and the locations are communicated to said machine within a prior document accessed by the browser of said machine.

88. The system according to claim 87, wherein if said dispense request is authorized then one document of said multiple documents is next accessed by said machine, if said request is denied then another document of said multiple documents is next so accessed, and if no response is received within an appropriate time, then yet another document of said multiple documents is next so accessed.

89. The system according to claim 54, wherein said machine becomes leased to said selected institution for the duration of said transaction session with said user, and substantially simultaneously with the end of said transaction session, the lease terminates.

90. The system according to claim 89, wherein a fee is charged to said selected institution for said lease.

91. The system according to claim 90, wherein the lease fee is distributed to an entity selected from the group comprising: an operator of a communications system coupled to said machine, the entity on whose premises said machine is located, an entity that owns said machine, an entity providing the switching and routing systems, the authorizing authority, the selected institution, and an entity responsible for the maintenance and physical control of said machine.

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92. A system according to claims 53 or 54, wherein substantially simultaneously with the monitoring of said machine by said selected institution, said machine is sold to said selected institution; and substantially simultaneously with the end of said transaction session, said machine is repurchased by the prior owner of said machine.

93. The system according to claim 92, wherein the repurchase price of said machine is equal to the acquisition price less an amount equal to a desired charge for the transactions of the transaction session.

94. The system according to claim 93, wherein the difference between the purchase price and the repurchase price received by the machine's prior owner is distributed to an entity selected from the group comprising: the operator of the communications system, the entity on whose premises said machine is located, the entity that owns the machine, the entity providing the switching and routing system, the authorizing authority, the selected institution, and the entity responsible for the maintenance and physical control of said machine.

95. The system according to claims 53 through 94, wherein the usage of consumable items of said machine are selected from the group comprising: paper, currency, coupons, ink, and toner.

96. A dynamically brandable transaction execution machine for use in a transaction execution system comprising:

a. a communications system operatively connectable to said machine responsive to user-provided information for coupling said machine to a selected institution from a plurality of institutions, each of such plurality of institutions including identifiable branding; and

b. a configuration system for configuring said machine in accordance with a predetermined branding element of said selected institution for the duration of a transaction session between said user and said selected institution.

97. The machine according to claim 96 for use in a transaction execution system as provided by any of claims 53 through 95.

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98. The machine according to claim 96, wherein an authorizing authority responsible for operation of said machine is separate from said selected institution, said selected institution monitors the predetermined branding element presented to said user during said transaction session.

99. A system for providing a user with an interaction session that is dynamically branded, the system comprising:
a. a transaction execution machine for facilitating said interaction session between the user and an institution selected from a plurality of institutions, said selected institution including a predetermined branding element;
b. a communication system for operatively coupling said transaction execution machine to said predetermined branding element of said selected institution; and
c. a configuration system for configuring said machine in accordance with said predetermined branding element of said selected institution, thereby dynamically branding said machine
wherein said predetermined branding element provides an interface to said user in a manner monitored by said selected institution.

100. The system according to claims 53 through 95 or 99, wherein the session provides the interface between said user and a representative of said selected institution.

101. A system according to claims 53 through 95 or 99, wherein operators of various parts of the system monitor ancillary information provided during the session with said user.

102. A system according to claim 101, wherein said ancillary information is demographics.